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To: Examiner Stefanos Karmis	Re: 09/604,696 Supp Response
Firm: United States Patent and Trademark Office	Date / Time: November 10, 2004
Street Address:	Phone: (703) 305-8130
City, State Zip: Washington, D.C., 20231	Fax: (703) 872-9306
cc:	No. of Pages: 6 (including cover)

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PATENT

Paper No.

File: Carr-P1-00

Date: November 10, 2004

Signed: 
Peter K. Trizyna (Reg. No. 32,601)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors	:	Philip Carragher, Steven Earl Webster
Serial No.	:	09/604,696
Filed	:	June 26, 2000
For	:	SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE CREDITING
Group Art Unit	:	3624
Examiner	:	Karmis, Stefanos

Honorable Commissioner of Patents and Trademarks
Washington, D.C. 20231

TRANSMITTAL LETTER

S I R :

Transmitted herewith for filing in the above-identified patent application is the following:

1. Supplemental Response.


APPLICANT CLAIMS SMALL ENTITY STATUS. The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

Date: November 10, 2004

P.O. Box 7131
Chicago, IL 60680-7131
(312) 240-0824


Peter K. Trzynka
(Reg. No. 32,601)

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Date: November 10, 2004

Signed: 
Peter K. Trzyna (Reg. No. 32,801)

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PATENT

NOV 10 2004

Paper No.

File: Carr-P1-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor	:	Philip Carragher and Steven Earl Webster
Serial No.	:	09/604,969
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Group Art Unit	:	3624
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Honorable Commissioner of Patents
and Trademarks
Washington, D.C. 20231

SUPPLEMENTAL RESPONSE

S I R :

In response to the Office Action mailed 8 August 2004 in the above-referenced patent application, please reconsider the application in view of the amendment and the remarks set forth below:

In said Office Action, the Examiner contends that the Amendment and Response filed 6 May 2004 is not fully responsive as being non-compliant with 37 CFR Sec. 1.111 because the remarks do not include arguments pointing out specific distinctions believed to render the added new claims patentable over the applied reference.